

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EILEEN M KAISER

Debtor(s)

Case No. 15-14996

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/28/2015.
- 2) The plan was confirmed on 06/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/08/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/16/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,849.00.
- 10) Amount of unsecured claims discharged without payment: \$225,664.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,046.00
Less amount refunded to debtor	\$6.33

NET RECEIPTS: **\$33,039.67**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,496.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,496.42**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
652 W MELROSE CONDO ASSOC	Secured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	7,231.00	NA	NA	0.00	0.00
CAVALRY SPV I	Unsecured	3,500.00	3,500.44	3,500.44	286.20	0.00
CHASE CC	Unsecured	4,359.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	2,174.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	2,032.00	NA	NA	0.00	0.00
CITI	Unsecured	2,032.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	1,199.00	1,199.49	1,199.49	98.07	0.00
ECMC	Unsecured	3,347.00	7,275.20	7,275.20	594.81	0.00
IL DEPT OF REVENUE	Priority	2,169.00	3,880.92	3,880.92	3,880.92	0.00
IL DEPT OF REVENUE	Unsecured	NA	410.00	410.00	33.52	0.00
INTERNAL REVENUE SERVICE	Priority	6,984.45	6,984.45	6,984.45	6,984.45	0.00
INTERNAL REVENUE SERVICE	Unsecured	891.32	891.32	891.32	72.87	0.00
MIDLAND FUNDING	Unsecured	1,140.00	1,140.12	1,140.12	93.22	0.00
NATIONAL COLLEGIATE STUDENT LO	Unsecured	53,775.00	53,874.26	53,874.26	4,404.69	0.00
NATIONAL COLLEGIATE STUDENT LO	Unsecured	3,821.00	3,827.79	3,827.79	312.96	0.00
NATIONAL COLLEGIATE STUDENT LO	Unsecured	48,939.00	53,412.75	53,412.75	4,366.96	0.00
NATIONAL COLLEGIATE STUDENT LO	Unsecured	NA	49,155.10	49,155.10	4,018.86	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	3,327.34	3,327.34	272.04	0.00
TOWD POINT MORTGAGE TRUST	Secured	390,000.00	421,271.22	0.00	0.00	0.00
TOWD POINT MORTGAGE TRUST	Unsecured	32,360.00	NA	NA	0.00	0.00
TOWD POINT MORTGAGE TRUST	Secured	NA	1,053.72	1,053.72	1,053.72	0.00
US DEPT OF EDUCATION	Unsecured	7,053.00	7,120.96	7,120.96	582.20	0.00
US DEPT OF EDUCATION	Unsecured	5,913.00	5,965.90	5,965.90	487.76	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,053.72	\$1,053.72	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,053.72	\$1,053.72	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,865.37	\$10,865.37	\$0.00
TOTAL PRIORITY:	\$10,865.37	\$10,865.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$191,100.67	\$15,624.16	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,496.42</u>
Disbursements to Creditors	<u>\$27,543.25</u>
TOTAL DISBURSEMENTS :	<u>\$33,039.67</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/05/2020

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.